

Who is eligible for the Discount for Water Customers?

If you are a residential property owner in Concord and a water customer of record who received a senior Circuit Breaker tax credit, described below, on your Massachusetts State income taxes for last year, you must submit an application form and copies of your tax data to the Finance Department as described in the letter to receive the discount for water customers.

SENIOR “CIRCUIT BREAKER” TAX CREDIT

This income tax credit program helps eligible seniors reduce their property tax by granting a refundable tax credit on their state income taxes. The maximum refundable credit for tax year 2009 is \$960. You must file an annual income tax return (jointly, if married).

ELIGIBILITY REQUIREMENTS:

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| Personal Eligibility: | <ul style="list-style-type: none">• 65 years or older as of December 31, 2009.• Owner/renter of residential property as primary residence located in Massachusetts• Not a dependent of another taxpayer |
| Property Eligibility: | <ul style="list-style-type: none">• Property assessment before exemptions but after abatements does not exceed \$788,000• Land included in the property evaluation does not exceed one acre• Residence may be part of a multi-unit or multi-purpose building (i.e., condo, apartment, etc.)• Credit limited to one residence per calendar year |
| Income Eligibility: | <ul style="list-style-type: none">• The total income includes all gross income, plus pension, annuities, tax-exempt interest, etc.• Taxpayer's total income may not exceed: \$51,000 for single individual; \$64,000 for head of household; or \$77,000 for husband and wife filing joint return |

This is a state program. For more information, please contact the Office of the Secretary of the Commonwealth, Citizen Information Service at (617) 727-7030, or Concord's Council of Aging, (978) 318-3020, or refer to the Massachusetts Income Tax Return booklet.

If you are a senior, currently receiving a deferral or exemption of your real estate tax under the Clauses 41A, 41C, or 17D you are automatically eligible for the discount on a portion of your water bills for the year beginning July 1, 2010. [Please contact the **Assessors office at (978) 318-3070** to obtain additional information and the necessary exemption application.]

PERSONAL EXEMPTIONS FROM REAL ESTATE TAX

FOR OLDER CITIZENS – TAX DEFERRAL

CLAUSE 41A – DELAY PAYMENT OF YOUR TAX

To qualify for a deferral of real estate tax, a taxpayer:

- 1) must be over 65 years of age as of July 1, 2009 **AND**
- 2) must have primary residence in Massachusetts for ten years **AND** must have owned property in the state for five years **AND** must have occupied property as of July 1, 2009 **AND** must have a total income of less than \$49,000 per year.

FOR OLDER CITIZENS

CLAUSE 41C - \$1,000.00

To qualify for a \$1,000 exemption from real estate tax, a taxpayer:

- 1) must be over 65 years of age as of July 1, 2009 **AND**
- 2) must have primary residence in Massachusetts for ten years **AND** owned property in the state for five years **AND** must have occupied property as of July 1, 2009 **AND**
- 3) all co-owners must have a whole estate (the value of personal property excluding domicile) of less than \$41,400 if single; \$56,925 if married **AND**
- 4) all co-owners; must have an income less than \$20,700 if single, \$31,050 if married, after subtracting an allowable exclusion.

FOR ELDERLY, SURVIVING SPOUSE, MINOR CHILD

CLAUSE 17D - \$350.00

To qualify, a taxpayer:

- 1) must be over 70 years of age as of July 1, 2009 **OR** a surviving spouse, or a surviving minor child **AND**
- 2) must have owned and occupied the property for five years, **AND**
- 3) must have a whole estate (the value of personal property less domicile) of less than \$41,400.

If you are a residential property owner in Concord and a water customer of record who currently receives Residential Rate Assistance from the Concord Municipal Light Plant, you are automatically eligible for the discount on a portion of your water bills for the year beginning July 1, 2010. [Please contact the **Concord Light office at (978) 318-3101** to obtain additional information and the necessary application.]

Residential Assistance Rate Application

To be eligible for this rate:

- Your household income must not exceed 200% of the Federal poverty level;
- You are a residential customer (primary dwelling only);
- Your electric bill is in your name; AND
- You are currently receiving benefits under one of the following programs: EAEDC, Food Stamps, Head Start, Mass Commission for the Blind Benefits, National School Lunch Program, Public Housing, School Breakfast Program, Supplemental Security Income, TAFDC, Veterans Chapter 115 Benefits, Veterans DIC Surviving Parent, Veterans Non-Service Pension, Fuel Assistance (includes receipt of benefits or verification of eligibility for the program)